

From: Russ Miller [<mailto:RussMiller@eldertonbank.com>]
Sent: Wednesday, December 27, 2017 3:47 PM
To: Comments
Subject: Proposed Changes to FFIEC 051

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To whom it may concern,

I agree with the proposed changes to FFIEC 051, effective June 30, 2018. This, along with prior changes to the Call Report to help streamline and simplify it, have been greatly appreciated. Having said that, other Schedules, in particular, RC-R, I believe could also be simplified and streamlined better also, in due time. Thanks for all your efforts to help reduce the regulatory burden for banks, but for community banks, in particular.

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